

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Gordon Lee DeFreese, Jr  
Larissa Iris DeFreese  
Debtors

Case No. 23-02855-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Dec 21, 2023

User: AutoDocket  
Form ID: 309I

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2023:**

Recip ID	Recipient Name and Address
db/jdb	Gordon Lee DeFreese, Jr., Larissa Iris DeFreese, 107 Laurel Acres Rd, Milford, PA 18337-7657
5585152	+ Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
5585154	Delaware Valley School District, 236 209 US-6, Milford, PA 18337
5585159	+ Hudson Heritage F C, 25 Rykowski Lane, Middletown, NY 10941-4019
5585163	Optimum, 1 Ct Square W, Long Island City, NY 11101
5585164	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5585166	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5585168	+ Pike County Light & Power (PCLP), 105 Schneider Ln, Milford, PA 18337-7845
5585169	+ Pike County Tax Claim Bureau, 506 Broad St, Milford, PA 18337-1596
5585176	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
5585179	Westfall Township, 102 Labarr Ln, Matamoras, PA 18336-2437

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mail@cibiklaw.com	Dec 21 2023 18:41:00	Michael A. Cibik, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	Email/Text: info@pamd13trustee.com	Dec 21 2023 18:41:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: ustpreion03.ha.ecf@usdoj.gov	Dec 21 2023 18:42:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5585143	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 21 2023 18:42:00	American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016
5585141	+ Email/Text: backoffice@affirm.com	Dec 21 2023 18:42:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
5585142	EDI: GMACFS.COM	Dec 21 2023 23:43:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
5585144	Email/Text: bk@avant.com	Dec 21 2023 18:42:00	Avant LLC, Attn: Bankruptcy, 222 Merchandise Mart Plz Ste 900, Chicago, IL 60654-1105
5585145	+ Email/PDF: MarletteBKNotifications@resurgent.com	Dec 21 2023 18:46:45	Best Egg, 1523 Concord Pike Suite 201, Wilmington, DE 19803-3656
5585146	EDI: CAPITALONE.COM	Dec 21 2023 23:43:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5585147	EDI: CAPONEAUTO.COM	Dec 21 2023 23:43:00	Capital One Auto Finance, Attn: Bankruptcy 7933 Preston Rd, Plano, TX 75024-2302
5585149	Email/Text: enotifications@santanderconsumerusa.com	Dec 21 2023 18:42:00	Chrysler Capital, Po Box 660335, Dallas, TX

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			75266-0335
5585150	+ EDI: CITICORP	Dec 21 2023 23:43:00	Citibank/Best Buy, Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
5585153	Email/PDF: creditonebknotifications@resurgent.com	Dec 21 2023 18:47:12	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
5585155	EDI: DISCOVER	Dec 21 2023 23:43:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
5585156	+ EDI: BLUESTEM	Dec 21 2023 23:43:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5585157	Email/Text: argbsref@geico.com	Dec 21 2023 18:42:00	Geico, 1 Geico Plz, Bethesda, MD 20810-0001
5585158	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 21 2023 18:41:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
5585160	EDI: IRS.COM	Dec 21 2023 23:43:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5585148	EDI: JPMORGANCHASE	Dec 21 2023 23:43:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
5585161	+ EDI: LENDNGCLUB	Dec 21 2023 23:43:00	Lendclub Bnk, Attn: Bankruptcy Attn: Bankruptcy, 595 Market Street , Suite 200, San Francisco, CA 94105-2802
5585162	EDI: AGFINANCE.COM	Dec 21 2023 23:43:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
5585165	EDI: PENNDEPTREV	Dec 21 2023 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5585165	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 21 2023 18:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5585170	^ MEBN	Dec 21 2023 18:36:07	Prosper Funding LLC, 221 Main Street Suite 300, San Francisco, CA 94105-1909
5585171	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 21 2023 18:42:00	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
5585172	+ EDI: CBS7AVE	Dec 21 2023 23:43:00	Seventh Ave, Attn: Bankruptcy 1112 7th Avenue, Monroe, WI 53566-1364
5585173	EDI: SYNC	Dec 21 2023 23:43:00	Syncb/Venmo, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5060
5585174	+ EDI: SYNC	Dec 21 2023 23:43:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5585175	EDI: SYNC	Dec 21 2023 23:43:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5585177	^ MEBN	Dec 21 2023 18:36:08	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
5585178	EDI: VERIZONCOMB.COM	Dec 21 2023 23:43:00	Verizon Wireless, Attn: Bankruptcy Administration, 500 Technology Dr Ste 550, Saint Charles, MO 63304-2225

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5585151		Citibank/The Home Depot, dept, St Louis,, Citicorp Credit Srvs/, PO Box 790034, Centralized BkMO63179

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5585167 PennyMac Loan Services, LLC, Unit, Los Angeles,, Attn:, PO Box 514387, CorrespondenceCA90051

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 23, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael A. Cibik	on behalf of Debtor 1 Gordon Lee DeFreese Jr. mail@cibiklaw.com, cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg
Michael A. Cibik	on behalf of Debtor 2 Larissa Iris DeFreese mail@cibiklaw.com cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1:	<u>Gordon Lee DeFreese Jr.</u>	Social Security number or ITIN: xxx-xx-0410
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	<u>Larissa Iris DeFreese</u>	Social Security number or ITIN: xxx-xx-7942
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed for chapter: 13 12/20/23
Case number:	5:23-bk-02855-MJC	

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

04/19/21

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [pacer.uscourts.gov](http://pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Gordon Lee DeFreese Jr.	Larissa Iris DeFreese
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	107 Laurel Acres Rd Milford, PA 18337-7657	107 Laurel Acres Rd Milford, PA 18337-7657
<b>4. Debtor's attorney</b> Name and address	Michael A. Cibik Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215 735-1060 Email: mail@cibiklaw.com
<b>5. Bankruptcy trustee</b> Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: info@pamd13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday - Friday 9:00 AM to 4:00 PM  Contact phone (570) 831-2500  Date: 12/21/23

**For more information, see page 2**

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>Date: January 29, 2024 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	<b>Location:</b> Meeting held by Zoom, visit <a href="https://join.zoom.us">join.zoom.us</a> , Enter Meeting ID 890 248 6951, Click on Join using passcode 9568534732, or call 1-267-552-4885  For additional meeting information go to <a href="https://www.uscourts.gov/ust/moc">https://www.uscourts.gov/ust/moc</a>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>Filing deadline: 3/29/24</b> </div> <div> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 2/28/24</b> </div> <div> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 6/17/24</b> </div> <hr/> <div> <b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.       </div> <hr/> <div> <b>Deadline to object to exemptions:</b> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div>	
<b>9. Filing of plan</b>	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	